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Serial No 09/470,041
In reply to Office Action mailed March 24, 2003
and Office Communication mailed February 27, 2004
Page 1 of 11

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Ng et al.

Ser. #: 09/470,041

Filed: December 22, 1999

For: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT

Examiner: Cuff, Michael A.

Art Unit: 3627

Atty. Docket #: 60021-339701
(AND1P397)

MS AF
Commissioner for Patents
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2004.

Ann Pommier
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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated March 24, 2003, the Advisory Action dated June 17, 2003, and the Office Communication dated February 27, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

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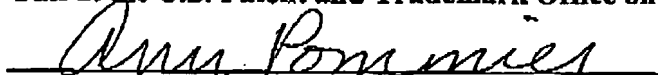
OFFICIAL**FAX COVER LETTER**

March 26, 2004

TO: Examiner Michael Cuff
COMPANY: U.S. Patent and Trademark Office
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FROM: Christopher R. Hilberg
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RE: Serial No. 09/470,041
Attorney Docket 60021-339701

COMMENTS: I hereby certify that this correspondence is being transmitted to Examiner Michael Cuff at the U.S. Patent and Trademark Office on March 26, 2004.



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